

Imaged Certificate of Notice Page 1 of 3  
**IN THE UNITED STATES BANKRUPTCY COURT**  
**WESTERN DISTRICT OF PENNSYLVANIA**

FILED  
11/18/16 3:45 pm  
CLERK  
U.S. BANKRUPTCY  
COURT - WDPA

IN RE:

DOUGLAS MARTIN TROYER  
JUDITH CHERYL TROYER  
Debtor(s)

Ronda J. Winnecour  
Movant

vs.  
No Repondents.

Case No.: 11-10981 TPA

Chapter 13

Document No.: 97

ORDER OF COURT

AND NOW, this 18th day of November, 20 16, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED** and **DECREED**, as follows:

- (1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.
- (2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.
- (3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).
- (4). Property of the estate hereby reverts in the debtor(s). This reversion of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.
- (5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.
- (6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

BY THE COURT:

  
U.S. BANKRUPTCY JUDGE **ljm**

## Imaged Certificate of Notice Page 2 of 3

United States Bankruptcy Court  
Western District of PennsylvaniaIn re:  
Douglas Martin Troyer  
Judith Cheryl Troyer  
DebtorsCase No. 11-10981-TPA  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0315-1

User: bsil  
Form ID: pdf900Page 1 of 2  
Total Noticed: 53

Date Rcvd: Nov 18, 2016

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 20, 2016.

db/jdb +Douglas Martin Troyer, Judith Cheryl Troyer, 22668 Maple Grove Road,  
Union City, PA 16438-3016

cr +HSBC Finance Corporation, P. O. Box 829009, Dallas, TX 75382-9009

13089898 ++AMERICAN HONDA FINANCE, P O BOX 168088, IRVING TX 75016-8088  
(address filed with court: American Honda Finance, 1220 Old Alpharetta Road,  
Alpharetta, GA 30005)

13134797 +Beneficial Consumer Discount Company, 2929 WALDEN AVE, DEPEW, NEW YORK 14043-2602

13089904 ++CITIBANK, PO BOX 790034, ST LOUIS MO 63179-0034  
(address filed with court: Citibank Usa, Citicorp Credit Services/Attn: Centraliz,  
Po Box 20507, Kansas City, MO 64195)

13089905 ++CITIFINANCIAL, BANKRUPTCY FORECLOSURE UNIT, 1000 TECHNOLOGY DRIVE, OFALLON MO 63368-2239  
(address filed with court: Citifinancial, 300 Saint Paul Place, Baltimore, MD 21202)

13089900 +Capital One Na, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285

13089901 +Capital One, N.a., Capital One Bank (USA) N.A., Po Box 30285,  
Salt Lake City, UT 84130-0285

13089902 +Chase, Po Box 15298, Wilmington, DE 19850-5298

13089903 +Chase, Attn: Bankruptcy Dept, Po Box 15298, Wilmington, DE 19850-5298

13131011 Chase Bank USA, N.A., PO Box 15145, Wilmington, DE 19850-5145

13089906 +Citimortgage Inc, PO Box 6243, Sioux Falls, SD 57117-6243

13089907 ++DELL FINANCIAL SERVICES, P O BOX 81577, AUSTIN TX 78708-1577  
(address filed with court: Dell Financial Services, Attn: Bankruptcy Dept., Po Box 81577,  
Austin, TX 78708)

13089908 +Fashion Bug / Soanb, Po Box 182180, Columbus, GA 43218-2180

13089909 +First Data, 1307 Walt Whitman Road, Melville, NY 11747-4819

13089910 +First National Bank Of Pa, 3320 East State Street, Hermitage, PA 16148-3399

13119161 +First National Bank of Pennsylvania, 4140 E. State street, Hermitage, PA 16148-3401

13116189 +HSBC Bank Nevada, N.A., by PRA Receivables Management, LLC, PO Box 12907,  
Norfolk VA 23541-0907

13089912 +Hb Fsb, 2929 Walden Street, Depew, NY 14043-2602

13089913 +Hsbc / Rhode, PO Box 9068, Brandon, FL 33509-9068

13089914 +Hsbc Bank, Attn: Bankruptcy, Po Box 5895, Carol Stream, IL 60197-5895

13089915 +Hsbc Best Buy, Attn: Bankruptcy, Po Box 5263, Carol Stream, IL 60197-5263

13121834 +Michelle Reinken, 9721 Ginny Lane, North East PA 16428-3883

13089919 +National City, Attention: Bankruptcy Department, 6750 Miller Road,  
Brecksville, OH 44141-3262

13089920 +National City Card, Attn: Bankruptcy, 2730 Liberty Avenue, Pittsburgh, PA 15222-4704

13133509 +PA Association of Credit Management, 3737 Library Road, Pittsburgh, PA 15234-2232

13121833 +Richard Wood, PO Box 252, Harborcreek, PA 16421-0252

13089921 +Richard Wood, 9721 Ginny Lane, North East, PA 16428-3883

13089923 +Sky Bank, PO Box 40, East Liverpool, OH 43920-5040

13149585 +Stonecipher, Cunningham, Beard & Schmitt, PC, 125 First Avenue, Pittsburgh, PA 15222-1590

13162999 +Village of Sherman, PO Box 629, 111 Mill Street, Sherman, NY 14781-1629

13089924 +Wells Fargo Financial, PO Box 29704, Phoenix, AZ 85038-9704

13089925 +Wfs Financial / Wachovia Dealer Services, Po Box 19657, Irvine, CA 92623-9657

13089926 +Wyrhsr Mortgage, 3815 South West Temple, Salt Lake City, UT 84115-4412

13852696 eCast Settlement Corporation, PO Box 28136, New York, NY 10087-8136

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

cr +E-mail/Text: bnc@bass-associates.com Nov 19 2016 01:51:00 Capital One, N.A.,  
Bass & Associates, P.C., 3936 E. Ft. Lowell Rd, Suite #200, Tucson, AZ 85712-1083

cr +E-mail/Text: bnc@bass-associates.com Nov 19 2016 01:51:00 eCAST Settlement Corporation,  
c/o Bass & Associates, P.C., 3936 E Ft. Lowell, Suite 200, TUCSON, AZ 85712-1083

13163622 +E-mail/Text: bncmail@w-legal.com Nov 19 2016 01:52:29 BACK BOWL I LLC, SERIES B,  
C O WEINSTEIN AND RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132

13147520 +E-mail/Text: bncmail@w-legal.com Nov 19 2016 01:52:29 CANDICA LLC,  
C O WEINSTEIN AND RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132

14075917 +E-mail/Text: bankruptcy@consumerportfolio.com Nov 19 2016 01:52:33  
CONSUMER PORTFOLIO SERVICES, INC., P.O. BOX 57071, IRVINE, CA 92619-7071

13089899 +E-mail/PDF: AIS.COAF.EBN@Americaninfosource.com Nov 19 2016 02:23:36  
Capital One Auto Finance, 3905 North Dallas Parkway, Plano, TX 75093-7892

13525136 +E-mail/Text: bnc@bass-associates.com Nov 19 2016 01:51:00 Capital One, N.A.,  
c/o Bass & Associates, P.C., 3936 E. Ft. Lowell Road, Suite #200, Tucson, AZ 85712-1083

13925185 +E-mail/Text: bankruptcy@consumerportfolio.com Nov 19 2016 01:52:34  
Consumer Portfolio Services Inc, PO Box 98705, Phoenix, AZ 85038-0705

13089911 +E-mail/PDF: gecsed@recoverycorp.com Nov 19 2016 01:57:23 GE Money Bank / Walmart,  
Po Box 981400, El Paso, TX 79998-1400

13227117 +E-mail/Text: bnc@bass-associates.com Nov 19 2016 01:51:00 HSBC Bank Nevada, N.A.,  
Bass & Associates, P.C., 3936 E. Ft. Lowell Road, Suite #200, Tucson, AZ 85712-1083

13127380 +E-mail/Text: bankruptcy@huntington.com Nov 19 2016 01:52:01 Huntington National Bank,  
P O Box 89424, Cleveland OH 44101-6424

13089916 +E-mail/Text: bankruptcy@huntington.com Nov 19 2016 01:52:01 Huntington National Bank,  
Attention: Bankruptcy, 2361 Morse Road, Columbus, OH 43229-5856

District/off: 0315-1

User: bsil  
Form ID: pdf900

Page 2 of 2  
Total Noticed: 53

Date Rcvd: Nov 18, 2016

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

13089917 +E-mail/PDF: gecsed@recoverycorp.com Nov 19 2016 01:56:51 Lowes / MBGA,  
Attention: Bankruptcy Department, Po Box 103104, Roswell, GA 30076-9104  
13089918 +E-mail/Text: bnc-bluestem@quantum3group.com Nov 19 2016 01:53:02 Metabank / Fingerhut,  
6250 Ridgewood Road, Saint Cloud, MN 56303-0820  
13168218 E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Nov 19 2016 02:42:10  
Portfolio Recovery Associates LLC, P.O. Box 41067, Norfolk, VA 23541  
13165832 E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Nov 19 2016 02:43:02  
Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541  
13618314 +E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Nov 19 2016 02:22:18  
PRA Receivables Management, LLC, POB 41067, Norfolk, VA 23541-1067  
13089922 +E-mail/Text: bankruptcy@bbandt.com Nov 19 2016 01:51:38 Sheffield Financial Company,  
PO Box 1704, Clemmons, NC 27012-1704

TOTAL: 18

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr Huntington National Bank  
cr Huntington National Bank  
cr The Huntington National Bank  
cr Wilmington Savings Fund Society, FSB Et Al..  
cr Wilmington Savings Fund Society, FSB, Et Al..  
cr\* +PRA Receivables Management LLC, POB 41067, Norfolk, VA 23541-1067  
cr\* +PRA Receivables Management, LLC, POB 41067, NORFOLK, VA 23541-1067  
13163621\* +CANDICA, LLC, C O WEINSTEIN AND RILEY, PS, 2001 WESTERN AVENUE, STE 400,  
SEATTLE, WA 98121-3132  
13196795\* ++PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067  
(address filed with court: Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541)  
TOTALS: 5, \* 4, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Nov 20, 2016

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 18, 2016 at the address(es) listed below:

Alexandra Teresa Garcia on behalf of Creditor The Huntington National Bank ecfmail@mwc-law.com  
Andrew F Gornall on behalf of Creditor Wilmington Savings Fund Society, FSB Et Al..  
agornall@goldbecklaw.com, bkgroup@goldbecklaw.com;bkgroup@kmlawgroup.com  
Andrew F Gornall on behalf of Creditor Wilmington Savings Fund Society, FSB, Et Al..  
agornall@goldbecklaw.com, bkgroup@goldbecklaw.com;bkgroup@kmlawgroup.com  
Ann E. Swartz on behalf of Creditor Huntington National Bank ecfmail@mwc-law.com  
Daniel P. Foster on behalf of Joint Debtor Judith Cheryl Troyer dan@mrdebtbuster.com,  
clarissa@mrdebtbuster.com;fosterlaw@ecf.inforuptcy.com;anne@ecf.inforuptcy.com  
Daniel P. Foster on behalf of Debtor Douglas Martin Troyer dan@mrdebtbuster.com,  
clarissa@mrdebtbuster.com;fosterlaw@ecf.inforuptcy.com;anne@ecf.inforuptcy.com  
Hilary B. Bonial on behalf of Creditor HSBC Finance Corporation notice@bkcyllaw.com  
Keri P. Ebeck on behalf of Creditor Huntington National Bank kebeck@weltman.com,  
jbluemle@weltman.com  
Office of the United States Trustee ustpreion03.pi.ecf@usdoj.gov  
Ronda J. Winnecour cmecf@chapter13trusteedpa.com

TOTAL: 10